FEMA

Community Rating System Helps Resulted From Hurricane Andrew

Miami-Dade County, Florida

Key Biscayne, FL - In 1992, Hurricane Andrew swept through southern Florida. The resulting storm surge and flooding destroyed a large portion of the Village of Key Biscayne and demonstrated the need for a plan to cope with flood hazards. Since entering the Community Rating System (CRS), the Village has implemented flood mitigation programs that reduce the impact of flooding, making it a safer community, while residents enjoy discounted flood insurance due to participation in the CRS.

The CRS has helped Key Biscayne to focus on systematic mitigation and has established an administrative link between the Village's and Dade County's mitigation activities. Three key activities promote hazard mitigation and inform the public about hazards and the benefits of flood insurance: the stormwater drainage maintenance program, an open space program, and the public outreach program. These three programs also helped the Village achieve a CRS rating of 6, giving residents outside the Special Flood Hazard Area (SFHA) a ten percent reduction on their flood insurance premium, and a 20-percent reduction to residents within the SFHA.

Participation in the CRS has made Key Biscayne more vigilant in maintaining and improving the stormwater system. The Village is a co-permittee with Dade County and both have implemented a stormwater management program that reduces flooding and ensures that clean water is discharged into the waters of Dade County and the Village's deep well system.

The Village conducts public outreach to inform citizens about on-going hazard mitigation strategies, provide information on what to do in the event of a hazard and educate the public about why mitigation is important.

By participating in the CRS, Key Biscayne has reduced their flood losses, saving lives and property, and increased awareness of hazards and hazard mitigation, while providing its citizens with discounted flood insurance.

Quick Facts

Sector:
Public

Cost:
Amount Not Available

Primary Activity/Project:
Community Rating System Activity

Primary Funding:
Community Rating System (CRS)